

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: STOYANOVA, SIMONA M

Case No. 07-17824

Chapter 7

Debtor

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

DEBORAH K. EBNER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u>	Assets Exempt: <u>\$22,100.00</u>
Total Distribution to Claimants: <u>\$9,562.47</u>	Claims Discharged Without Payment: <u>\$216,041.03</u>
Total Expenses of Administration: <u>\$1,922.29</u>	

3) Total gross receipts of \$ 11,484.76 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$11,484.76 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,922.29	1,922.29	1,922.29
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	138,817.13	119,920.44	119,920.44	9,562.47
TOTAL DISBURSEMENTS	\$138,817.13	\$121,842.73	\$121,842.73	\$11,484.76

4) This case was originally filed under Chapter 7 on September 28, 2007.
The case was pending for 30 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/28/2010 By: /s/DEBORAH K. EBNER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Account Receivable	1121-000	5,201.00
Account Receivable	1121-000	1,594.00
Account Receivable	1121-000	383.28
Account Receivable	1121-000	3,047.00
C.H. Robertson Account recievable	1129-000	1,125.58
refund - SAS - State of Kansas	1121-000	100.00
Interest Income	1270-000	33.90
TOTAL GROSS RECEIPTS		\$11,484.76

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
----------	--------------------------	--	--------------------	-------------------	----------------

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Deborah K. Ebner, ESQ.	2100-000	N/A	1,898.35	1,898.35	1,898.35
International Sureties	2300-000	N/A	9.79	9.79	9.79
International Sureties	2300-000	N/A	14.15	14.15	14.15
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,922.29	1,922.29	1,922.29

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
----------	--------------------------	--	---	-------------------	----------------

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
CHASE BANK USA, NA	7100-000	N/A	3,362.32	3,362.32	278.30
BAUER BUILT TIRE	7100-000	887.75	878.86	878.86	72.74
VOLVO FINANCIAL SERVICES	7100-000	N/A	22,681.60	22,681.60	1,877.27
VOLVO FINANCIAL SERVICES	7100-000	N/A	27,473.82	27,473.82	2,273.90
VOLVO FINANCIAL SERVICES	7100-000	N/A	24,391.32	24,391.32	2,018.78
American Express Bank FSB	7100-000	6,017.26	6,219.60	6,219.60	514.77
American Express Bank FSB	7100-000	8,855.99	8,928.94	8,928.94	739.01
American Express Centurion Bank	7100-000	7,841.24	8,026.82	8,026.82	664.35
LVNV Funding LLC assignee of Citibank	7100-000	N/A	3,000.00	3,000.00	248.30
Advanta Bank Corp	7100-000	9,531.83	10,572.50	10,572.50	875.05
AMERICAN INFOSOURCE LP AS AGENT FOR	7200-000	N/A	4,384.66	4,384.66	0.00
Sears/CBSD	7100-000	3,000.00	N/A	N/A	0.00
GE Capital Solutions	7100-000	1,876.34	N/A	N/A	0.00
TMobile	7100-000	299.40	N/A	N/A	0.00
Chicago Ruck	7100-000	105.88	N/A	N/A	0.00
Stroger Hospital	7100-000	9,860.00	N/A	N/A	0.00
CHASE/CC	7100-000	3,284.00	N/A	N/A	0.00
Charter Bank	7100-000	806.27	N/A	N/A	0.00

Key Equipment	7100-000	865.46	N/A	N/A	0.00
Volvo Financial	7100-000	6,531.32	N/A	N/A	0.00
Volvo Financial	7100-000	8,638.20	N/A	N/A	0.00
Total Logistics	7100-000	unknown	N/A	N/A	0.00
GEMB/SAMS Club	7100-000	9,163.00	N/A	N/A	0.00
Charter Bank	7100-000	384.95	N/A	N/A	0.00
Navistar Financial	7100-000	48,183.40	N/A	N/A	0.00
BANK OF AMERICA	7100-000	4,267.00	N/A	N/A	0.00
CAPITAL ONE BANK	7100-000	383.52	N/A	N/A	0.00
AT&T	7100-000	105.32	N/A	N/A	0.00
ADVENTIST BUSINESS HEALTH	7100-000	88.00	N/A	N/A	0.00
AMEX	7100-000	7,841.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		138,817.13	119,920.44	119,920.44	9,562.47

Exhibit 8

Page: 1

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 07-17824

Case Name: STOYANOVA, SIMONA M

Period Ending: 03/28/10

Trustee: (330480) DEBORAH K. EBNER

Filed (f) or Converted (c): 09/28/07 (f)

§341(a) Meeting Date: 10/25/07

Claims Bar Date: 01/25/08

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Account Receivable	Unknown	5,201.00		5,201.00	0.00
2	Account Receivable	Unknown	1,594.00		1,594.00	0.00
3	Account Receivable	Unknown	383.28		383.28	0.00
4	Liquidation (net) proceeds of dissolved business (u)	Unknown	Unknown		0.00	FA
5	Account Receivable	Unknown	Unknown		3,047.00	0.00
6	304 Richfield Trail, Romeoville, IL 60446, [Coun	171,000.00	0.00		0.00	FA
7	Chase Bank checking account	3,000.00	0.00		0.00	FA
8	Household furniture	1,500.00	0.00		0.00	FA
9	Clothing	500.00	0.00		0.00	FA
10	SAS Trans Inc.	0.00	0.00		0.00	0.00
11	C.H. Robertson Account receivable	2,000.00	Unknown		1,125.58	FA
12	Reimbursement Prepared Insurance Premium	2,500.00	Unknown		0.00	FA
13	Carolina Casualty Deductible Reimbursement	3,000.00	Unknown		0.00	FA
14	2004 Volkswagen Golf [Volkswagen Motor Finance]	11,500.00	0.00		0.00	FA
15	1996 BMW 328i	4,000.00	0.00		0.00	FA
16	Computer; printer; fax; telephone; desk; chair;	200.00	0.00		0.00	FA
17	refund - SAS - State of Kansas	Unknown	0.00		100.00	FA
Int	INTEREST (u)	Unknown	N/A		33.90	FA
18	Assets Totals (Excluding unknown values)	\$199,200.00	\$7,178.28		\$11,484.76	\$0.00

Major Activities Affecting Case Closing:

Final account being prepared.

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): September 14, 2009 (Actual)

Exhibit 9

Page: 1

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-17824
Case Name: STOYANOVA, SIMONA M

Trustee: DEBORAH K. EBNER (330480)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****33-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7580581
Period Ending: 03/28/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/26/07	{1}	ARGO INSURANCE AGENCY	A/R	1121-000	5,201.00		5,201.00
10/26/07	{2}	STAGELINE EXPRESS, INC	A/R	1121-000	1,594.00		6,795.00
10/26/07	{3}	The Sutter Company	A/R	1121-000	383.28		7,178.28
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	0.12		7,178.40
11/14/07	{11}	Sas-Trans, Inc	AR of dissolved corp - principal waives claim to funds	1129-000	1,125.58		8,303.98
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	4.04		8,308.02
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	4.23		8,312.25
01/07/08	{5}	Argo Insurance Agency, Inc.		1121-000	3,047.00		11,359.25
01/23/08	{17}	State of Kansas	refund - SAS-Trans, Inc	1121-000	100.00		11,459.25
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	4.79		11,464.04
02/05/08	1001	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2007 FOR CASE #07-17824	2300-000		9.79	11,454.25
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	2.35		11,456.60
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	2.12		11,458.72
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.59		11,460.31
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.43		11,461.74
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.45		11,463.19
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.45		11,464.64
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.36		11,466.00
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.50		11,467.50
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	1.25		11,468.75
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.90		11,469.65
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.81		11,470.46
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.46		11,470.92
02/08/09	1002	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2008 FOR CASE #07-17824 Voided on 02/08/09	2300-000		14.15	11,456.77
02/08/09	1002	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2008 FOR CASE #07-17824 Voided: check issued on 02/08/09	2300-000		-14.15	11,470.92
02/08/09	1003	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2008 FOR CASE #07-17824, 016026455	2300-000		14.15	11,456.77
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.43		11,457.20

Subtotals: \$11,481.14 \$23.94

() Asset reference(s)

!-Not printed or not transmitted

Printed: 03/28/2010 07:49 PM V.11.54

Exhibit 9

Page: 2

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-17824
Case Name: STOYANOVA, SIMONA M

Trustee: DEBORAH K. EBNER (330480)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****33-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7580581
Period Ending: 03/28/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.49		11,457.69
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.46		11,458.15
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.45		11,458.60
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.49		11,459.09
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.48		11,459.57
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.48		11,460.05
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.46		11,460.51
10/21/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.31		11,460.82
10/21/09		To Account #*****3366	To close	9999-000		11,460.82	0.00

ACCOUNT TOTALS	11,484.76	11,484.76	\$0.00
Less: Bank Transfers	0.00	11,460.82	
Subtotal	11,484.76	23.94	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$11,484.76	\$23.94	

Exhibit 9

Page: 3

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-17824
Case Name: STOYANOVA, SIMONA M

Trustee: DEBORAH K. EBNER (330480)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****33-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 13-7580581

Period Ending: 03/28/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/21/09		From Account #*****3365	To close	9999-000	11,460.82		11,460.82
10/23/09	101	Deborah K. Ebner, ESQ. (Trustee)		2100-000		1,898.35	9,562.47
10/23/09	102	CHASE BANK USA, NA		7100-000		278.30	9,284.17
10/23/09	103	BAUER BUILT TIRE		7100-000		72.74	9,211.43
10/23/09	104	VOLVO FINANCIAL SERVICES		7100-000		1,877.27	7,334.16
10/23/09	105	VOLVO FINANCIAL SERVICES		7100-000		2,273.90	5,060.26
10/23/09	106	VOLVO FINANCIAL SERVICES		7100-000		2,018.78	3,041.48
10/23/09	107	American Express Bank FSB		7100-000		514.77	2,526.71
10/23/09	108	American Express Bank FSB		7100-000		739.01	1,787.70
10/23/09	109	American Express Centurion Bank		7100-000		664.35	1,123.35
10/23/09	110	LVNV Funding LLC assignee of Citibank		7100-000		248.30	875.05
10/23/09	111	Advanta Bank Corp		7100-000		875.05	0.00

ACCOUNT TOTALS	11,460.82	11,460.82	\$0.00
Less: Bank Transfers	11,460.82	0.00	
Subtotal	0.00	11,460.82	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$11,460.82	

Exhibit 9

Form 2

Bank Name: JPMORGAN CHASE BANK, N.A.
 Account: ***-****33-67 - Money Market Account
 Blanket Bond: \$5,000,000.00 (per case limit)
 Separate Bond: N/A

Taxpayer ID #: 13-7580581
 Period Ending: 03/28/10

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
---------------------	---------------------------	------------------------------	---------------------------------	--------	---------------------	--------------------------	--------------------------------------

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****33-65	11,484.76	23.94	0.00
Checking # ***-****33-66	0.00	11,460.82	0.00
MMA # ***-****33-67	0.00	0.00	0.00
	\$11,484.76	\$11,484.76	\$0.00